

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: GIARDINA, FRANK P.

§ Case No. 08-33912

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§

Debtors

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that RICHARD M. FOGEL, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications.

<i>The Final Report shows receipts of</i>	\$ <u>6,030.47</u>
<i>and approved disbursements of</i>	\$ <u>0.00</u>
<i>leaving a balance of</i>	\$ <u>6,030.47</u>

Claims of secured creditors will be paid as follows:

Claimant

Proposed Payment

N/A

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Trustee</i> <u>RICHARD M. FOGEL</u>	\$ <u>1,353.05</u>	\$ _____
<i>Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Appraiser</i> _____	\$ _____	\$ _____
<i>Auctioneer</i> _____	\$ _____	\$ _____
<i>Accountant</i> _____	\$ _____	\$ _____
<i>Special Attorney for trustee</i> _____	\$ _____	\$ _____
<i>Charges, U.S. Bankruptcy Court</i>	\$ _____	\$ _____
<i>Fees, United States Trustee</i>	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor</i> _____	\$ _____	\$ _____
<i>Attorney for</i> _____	\$ _____	\$ _____
<i>Accountant for</i> _____	\$ _____	\$ _____
<i>Appraiser for</i> _____	\$ _____	\$ _____
<i>Other</i> _____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	N/A		

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 99,519.00 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 4.7 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
<u>1</u>	Connecticut Student Loan Foundation	\$ <u>16,716.03</u>	\$ <u>785.66</u>
<u>2</u>	CHASE BANK USA	\$ <u>9,262.69</u>	\$ <u>435.35</u>
<u>3</u>	Chase Student Loan Servicing, LLC	\$ <u>24,184.73</u>	\$ <u>1,136.69</u>
<u>4</u>	FIA CARD SERVICES, NA/BANK OF AMERICA	\$ <u>9,518.32</u>	\$ <u>447.36</u>
<u>5</u>	FIA CARD SERVICES, NA/BANK OF AMERICA	\$ <u>39,837.23</u>	\$ <u>1,872.36</u>

Late filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

Subordinated unsecured claims for fines, penalties, and forfeitures are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
N/A			

The amount of surplus returned to the debtor after payment of all claims and interest is \$0.00.

The trustee's Final Report and all applications for compensation are available for inspection at the Office of the Clerk, U.S. Bankruptcy Court:

219 S. Dearborn Street, 7th Floor, Chicago, IL 60604

Any person wishing to object to any fee application or the Final Report, must file a written objection within 20 days of the date of this notice, together with a request for a hearing and serve a copy of both upon the trustee, any party whose application is being challenged and the United States Trustee. If no objections are filed, the Court will act on the fee applications and the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

If local court rules so require, the following procedure for objecting must be followed:

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days of the date of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 on 08/27/2009 in Courtroom 644, United States Courthouse, 219 S. Dearborn Street, Chicago, IL 60604.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date: 07/27/2009

By: /s/RICHARD M. FOGEL

Trustee

RICHARD M. FOGEL
321 N. CLARK STREET
SUITE 800
CHICAGO, IL 60654

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Service Page 5 of 5

CERTIFICATE OF NOTICE

District/off: 0752-1
Case: 08-33912

User: dwilliams
Form ID: pdf006

Page 1 of 1
Total Noticed: 31

Date Rcvd: Jul 29, 2009

The following entities were noticed by first class mail on Jul 31, 2009.

db +Frank P. Giardina, 2629 N. Nordica Avenue, Chicago, IL 60707-1708
aty +Donna B Wallace, Joseph A Baldi & Associates, PC, 19 S Lasalle Street Suite 1500,
Chicago, IL 60603-1413
tr +Richard M Fogel, Shaw Gussis Fishman Glantz Wolfson, 321 N Clark Street Suite 800,
Chicago, IL 60654-4766
12952622 +Bank Of America, PO Box 17054, Wilmington, DE 19850-7054
12952625 Bank of America, PO Box 15026, Wilmington, DE 19850-5026
12952624 Bank of America, PO Box 15027, Wilmington, DE 19850-5027
12952623 +Bank of America, Attn: Bankruptcy Dept NC4-105-03-14, Po Box 26012,
Greensboro, NC 27420-6012
12952626 +Barlow, Gwendolyn, 4419 W 123rd Street, Alsip, IL 60803-2413
13776875 +CHASE BANK USA, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
SEATTLE, WA 98121-3132
12952629 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
12952628 +Chase, 800 Brookside Blvd, Westerville, OH 43081-2822
13808634 +Chase Student Loan Servicing, LLC, PO Box 523, Madison, MS 39130-0523
12952631 CitiMortgage, Inc., P.O. Box 9442, Gaithersburg, MD 20898-9442
12952630 Citimortgage Inc, Attention: Bankruptcy Department, Po Box 79022, Ms322,
St. Louis, MO 63179
12952632 +Codilis & Associates, P.C., 15W030 North Frontage Road, Suite 100,
Burr Ridge, IL 60527-6921
12996272 Connecticut Student Loan Foundation, Granite State Management & Resources, PO Box 2097,
Concord, NH 03302-2097
12952633 +Emc Mortgage, Attention: Bankruptcy Clerk, Po Box 293150, Lewisville, TX 75029-3150
13912324 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,
Oklahoma City, OK 73124-8809
12952637 GMAC Mortgage, Attn: Customer Care, PO Box 4622, Waterloo, IA 50704-4622
12952635 +Giardina, Concetta, 2629 N. Nordica, Elmwood Park, IL 60707-1708
12952636 +Gmac Mortgage, Attention: Bankruptcy Dept., 1100 Virginia Drive,
Fort Washington, PA 19034-3204
12952638 Granite State Management, PO Box 9560, Manchester, NH 03108-9560
12952639 +Granite State Mgmt Res, Nhheaf Attn: Claims Dept, Po Box 877, Concord, NH 03302-0877
12952640 +Jpmorgan Chase Bank, N, Po Box 6004, Ridgeland, MS 39158-6004
13566299 +++Smith, Carla, C/O Jason W. Bruce, 1525 E 53rd suite 424, Chicago, IL 60615-4530
12952641 +Smith, Carla, 8225 S. Rhodes, Chicago, IL 60619-5005
12952643 Wells Fargo Bank, PO Box 4233, Portland, OR 97208-4233
12952644 +Wells Fargo Bank Nv Na, P O Box 31557, Billings, MT 59107-1557

The following entities were noticed by electronic transmission on Jul 30, 2009.

12952627 E-mail/PDF: bankruptcynotices@bmwfs.com Jul 30 2009 04:32:45 Bmw Financial Services,
Po Box 3608, Dublin, OH 43016
12952634 +E-mail/Text: bankruptcysupport@flagstar.com Flagstar Bank,
Attn: Bankruptcy Dept MS-S144-3, 5151 Corporate Dr, Troy, MI 48098-2639
12952642 E-mail/Text: bknotices@snsc.com SN Servicing Corp, 323 Fifth Street,
Eureka, CA 95501

TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2009

Signature:

